

# Lt. Governor Brown Applauds New Health Care Reform Benefits

*Six months after President Obama's signing, multiple consumer protections improve coverage*

## Lt. Governor's Office News Release

**ANNAPOLIS, Md. (September 23, 2010)** - Lt. Governor Anthony Brown, co-chair of the Maryland Health Care Reform Coordinating Council, applauded new consumer protections that go into effect today, six months after the Affordable Care Act was signed into law by President Barack Obama. Among the improvements for health care consumers are provisions extending parental health care coverage to young adults up to age 26, prohibiting the denial of coverage for children with pre-existing conditions and prohibiting insurance companies from rescinding coverage just because the consumer got sick.

"Because of President Obama's leadership, more Americans and more Marylanders will have access to affordable, quality health care. With these provisions now in effect, many Marylanders will know and understand how health care reform strengthens their consumer power and protects their families," said Lt. Governor Anthony Brown. "Today we take an important step in protecting consumer rights as we in Maryland continue the hard work of reducing the number of uninsured while bringing health care costs under control."

Additional provisions as of September 23, 2010 include:

- Eliminating lifetime dollar limits on insurance coverage; and
- Regulating annual dollar limits on insurance coverage.

If a patient purchases or joins a new plan after September 23:

- Insurance companies must cover recommended preventive services for in-network services - including mammograms, colonoscopies, immunizations, prenatal and new baby care - without charging deductibles, co-payments or co-insurance;
- Insurance companies will be prohibited from denying coverage for needed care without a chance to appeal to an independent third party; and
- Patients will be guaranteed choice of primary care provider within a plan's network of doctors - including OB-GYNs, pediatricians and out-of-network emergency care - without a referral.

"Thousands of Maryland families will now have the protections, easy access to preventive care and the freedom to choose their doctor as they see fit," said John M. Colmers, Secretary of the Department of Health and Mental Hygiene and co-chair of the Maryland Health Care Reform Coordinating Council. "As we continue our work to expand health care coverage to more Marylanders, these important steps ensure that the coverage they get is significantly better."

Since taking office in 2007, the O'Malley-Brown administration has championed a series of reforms and initiatives similar to those contained in the federal PPACA that have helped expand health coverage to over 205,000 uninsured Marylanders, including 100,000 children. These initiatives include incentives to small business owners to provide insurance for employees, the expansion of Medicaid eligibility to parents making up to \$20,500, new laws that allow young adults to remain on their parents' insurance plan up to the age of 25 and an initiative that helped close the Medicare prescription drug donut hole.

According to analysis conducted by the Hilltop Institute, a nationally recognized research center at the University of Maryland Baltimore County, health care reform will generate substantial savings for Maryland taxpayers over the next several years. Using conservative projections, the state can expect to save \$829 million over the course of 10 years.

For a detailed explanation of the new consumer protections and how they impact consumers under existing Maryland law and regulation, please visit the [Maryland Insurance Administration](#).

"Maryland health care consumers have enjoyed a long tradition of comprehensive coverage and an industry standard of maintaining a level of competition and value for consumers," said acting Insurance Commissioner Beth Sammis of the Maryland Insurance Administration. "The reforms Marylanders will see as of today are incremental improvements that generally are not expected to cause disruption or noticeable increases in health costs to the vast majority of health care consumers in Maryland."

Governor O'Malley tasked Lt. Governor Brown to lead the O'Malley-Brown administration's health care portfolio. Brown chairs the Maryland Health Quality and Cost Council and co-chairs the HCRCC with Secretary Colmers. During the 2010 legislative session, Brown championed efforts to pass the Maryland False Health Claims Act of 2010 which will help the state recover in FY11 over \$46.5 million of Medicaid funds that were stolen from taxpayers. Brown also led efforts to create the Patient Centered Medical Home program that offers providers with incentives to spend more time with patients and focus more closely on preventative care. In 2008, Lt. Governor Brown - a Colonel in the U.S. Army Reserves and the nation's highest-ranking elected official to serve a tour of duty in Iraq - partnered with members from both parties in the General Assembly to pass the Veterans Behavioral Health Act which improved and expanded mental and behavioral health services for veterans returning from Iraq and Afghanistan.

Brown joined health care advocates, including Vincent DeMarco from Maryland Health Care for All and Aaron Smith from Young Invincibles, students and health professionals earlier today at Towson University to celebrate the six month anniversary of President Obama's signing of federal health care reform